

(\$ IN THOUSANDS)	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PERCENT 1-YR	CHANGE 5-YR
Interest and Fees on Loans	511,150	541,014	2,156,759	2,321,601	2,645,595	-5.5	-6.1
Income From Lease Financing Receivables	4,604	5,158	18,803	19,773	22,099	-10.7	11.5
Fully Taxable Income on Loans and Ls	511,616	542,481	2,161,927	2,328,440	2,656,177	-5.7	-6.2
Tax Exempt Income on Loans and Ls	4,138	3,691	13,635	12,934	11,517	12.1	28.0
Est Tax Benefit on Inc on Loans & Ls	2,228	1,987	7,342	6,964	6,201	12.1	28.1
Income on Loans and Leases (TE)	517,982	548,159	2,182,904	2,348,338	2,673,895	-5.5	-5.9
Investment Interest Income (TE)	34,085	33,981	135,790	172,518	288,642	0.3	-59.1
Interest on Due From Depository Inst	2,789	1,365	10,503	5,242	5,815	104.3	581.9
Interest Income on Other Earning Assets	2,766	2,658	11,470	11,005	30,651	4.1	-71.0
Total Interest Income (TE)	557,622	586,163	2,340,667	2,537,103	2,999,003	-4.9	-13.4
Interest on Time Deposits of \$100K or More	5,790	8,806	31,342	97,865	161,875	-34.3	-75.2
Interest on Time Deposits < \$100K	4,804	8,371	28,297	70,085	96,121	-42.6	-69.7
Interest on Foreign Office Deposits	2,067	2,490	9,795	18,719	84,212	-17.0	-89.8
Interest on Other Deposits	23,814	36,389	126,535	237,979	370,595	-34.6	-72.5
Interest on Other Borrowings & Trad Liab	21,732	12,667	49,921	62,450	238,868	71.6	-49.6
Interest on Sub Debt & Mand Conv Sec	70,321	56,098	346,423	130,660	50,464	25.4	170.7
Total Interest Expense	128,528	124,821	592,313	617,758	1,002,135	3.0	-40.3
Net Interest Income (TE)	429,094	461,342	1,748,354	1,919,345	1,996,868	-7.0	0.2
Non-Interest Income	118,775	110,331	393,763	1,205,996	486,491	7.7	-9.7
Adjusted Operating Income (TE)	547,869	571,673	2,142,117	3,125,341	2,483,359	-4.2	-2.2
Overhead Expense	389,662	362,098	1,596,580	2,214,660	1,811,963	7.6	19.0
Provision for Loan and Lease Losses	60,045	265,670	852,693	2,017,142	648,569	-77.4	313.8
Securities Gains (Losses)	-3,163	-30,008	-74,294	-493,245	-313,803	N/A	N/A
Other Tax Equivalent Adjustments	0	0	0	0	0	N/A	N/A
Pretax Net Operating Income (TE)	94,999	-86,103	-381,450	-1,599,706	-290,976	N/A	-56.5
Applicable Income Taxes	37,033	-28,645	-106,819	-401,342	-43,365	N/A	-50.8
Tax Equivalent Adjustments	5,375	5,679	21,718	23,313	23,722	-5.4	-10.1
Applicable Income Taxes (TE)	42,408	-22,966	-85,101	-378,029	-19,643	N/A	-47.8
Minority Interest	-226	-2,927	-3,621	-5,566	-5,064	N/A	N/A
Net Operating Income	52,817	-60,210	-292,728	-1,216,111	-266,269	N/A	-61.6
Net Extraordinary Gains (Losses)	0	0	0	0	0	N/A	N/A
Net Income	52,817	-60,210	-292,728	-1,216,111	-266,269	N/A	-61.6
MEMORANDA:							
Net Inc - BHC & Noncontrol (Minority) Int	52,591	-63,137	-296,349	-1,221,677	-271,333	N/A	-61.6
Investment Securities Income (TE):	34,085	33,981	135,790	172,518	288,642	0.3	-59.1
U.S. Treasury and Agency Sec (excl MBS)	7,620	7,067	26,920	29,506	46,260	7.8	-57.9
Mortgage-Backed Securities	4,667	4,130	15,873	21,547	26,631	13.0	-65.2
All Other Securities	21,798	22,784	92,997	121,465	215,751	-4.3	-58.0
Cash Dividends Declared:	34,601	22,882	109,316	96,271	196,940	51.2	-9.3
Common	1,824	1,498	6,650	11,863	175,165	21.8	-95.2
Preferred	32,777	21,384	102,666	84,408	21,775	53.3	N/A

Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject BHC's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt interest income is allocated between loans and leases and securities. By adding the tax benefit to income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The breakdown of investment income by security type was significantly changed in the March 31, 2001 FR Y-9C. Accordingly, income data is only displayed for investment securities by type beginning in March 2001. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-3.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form.

Interest and Fees on Loans

Interest and yield-related fee income on domestic and foreign loans, including obligations (other than securities) of states and political subdivisions in the U.S.

Income from Lease Financing Receivables

Income from taxable and tax-exempt lease financing receivables.

Fully Taxable Income on Loans and Leases

The sum of interest and fee income on domestic and foreign loans (excluding interest on tax-exempt

obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

Tax Exempt Income on Loans and Leases

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

Estimated Tax Benefit on Income on Loans and Leases

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

Income on Loans and Leases (TE)

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

Investment Interest Income (TE)

Income on U.S. Treasury securities and U.S. government agency and corporate obligations (excluding mortgage-backed securities), mortgage-backed securities, and all other securities plus the estimated tax benefit on tax-exempt securities. (See discussion of tax equivalency on page 2-3.)

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

Interest Income on Other Earning Assets

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest

income on assets held in trading accounts, and other interest income.

Total Interest Income (TE)

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Interest on Time Deposits of \$100 Thousand or More

Interest expense on time deposits of \$100,000 or more in domestic offices.

Interest on Time Deposits below \$100 Thousand

Interest expense on time deposits of less than \$100,000 in domestic offices.

Interest on Foreign Office Deposits

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities.

Interest on Other Deposits

Interest expense on other domestic deposits.

Interest on Other Borrowings and Trading Liabilities

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, trading liabilities, and other borrowed funds.

Interest on Subordinated Debt and Mandatory Convertible Securities

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes).

Total Interest Expense

Interest expenses on time and other deposits in domestic offices, deposits in foreign offices, Edge or Agreement

subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, trading liabilities, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other liabilities.

Net Interest Income (TE)

Net interest income plus the taxable equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Non-Interest Income

The sum of income from fiduciary activities; service charges on deposit accounts in domestic offices; investment banking, advisory, brokerage and underwriting fees; venture capital revenue; net servicing fees; net securitization income; insurance commissions and fees; net gains (losses) on sales of loans and leases; net gains (losses) on sales of other real estate owned; net gains (losses) on sales of other assets (excluding securities); and other noninterest income.

Adjusted Operating Income (TE)

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

Overhead Expense

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), amortization expense of intangible assets, and other non-interest expense.

Provision for Loan and Lease Losses

The year-to-date provision for loan and lease losses.

Securities Gains (Losses)

The difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or

retirement of debt securities classified as held-to-maturity or on debt and equity securities that are classified as available-for-sale.

Other Tax Equivalent Adjustments

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

Applicable Income Taxes

The total estimated federal, state, local, and foreign income tax expense.

Taxable Equivalent Adjustments

The total taxable equivalent adjustment which results from subtracting the reported pretax income from the fully taxable equivalent pretax income.

Applicable Income Taxes (TE)

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

Minority Interest

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

Net Operating Income

Income before extraordinary items and other adjustments.

Net Extraordinary Gains (Losses)

Material aggregate extraordinary gains or losses, net of applicable income taxes.

Net Income

The amount of net income.

Memoranda

Net Income (Loss) Attributable to Bank Holding Company and Noncontrolling (Minority) Interests

Net income (loss) attributable to bank holding company and noncontrolling (minority) interests.

Investment Securities Income (TE)

Interest income on investment securities plus the estimated tax benefit on interest income from tax-exempt securities.

U.S. Treasury and Agency Securities (Excluding Mortgage-Backed Securities)

Interest income on U.S. Treasury securities and U.S. government agency and corporation obligations, excluding mortgage-backed securities.

Mortgage-Backed Securities

Interest income on mortgage-backed securities.

All Other Securities

Interest income on all other debt securities and equity securities that are reported on Schedule HC-B as securities issued by states and political subdivisions in the U.S., asset-backed securities, other debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

Cash Dividends Declared

Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.

Common

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

Preferred

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.